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SANDRA FELDMAN  
PRESIDENT

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SECRETARY-TREASURER

May 19, 1998

U. S. Senate  
Washington, D.C. 20510

Dear Senator:

An issue that deeply concerns workers is the quality of service they receive from health insurance companies. Their concern is heightened by the increasing enrollment in managed care. In 1987, only thirteen percent of Americans were enrolled in managed care insurance programs. Today, more than seventy-five percent are in managed care.

With the growth of managed care, many individuals have experienced greater difficulty getting quality health care treatment. However, new legislation has been introduced to correct the major abuses in the HMO system. Senator Daschle's bill, S. 1890, addresses the major concerns of America's working families. This legislation requires access to emergency facilities and medical specialists and requires that medical decisions be based on medical, not financial, considerations. It gives patients enforceable protections and a fair and timely appeals process when plans deny care. Under Senator Daschle's bill appeals can be made both within the plans and to an external appeals process.

This bill also bans gag clauses and, of special concern to nurses and medical technicians at the AFT and its affiliate, the Federation of Nurses and Health Professionals, protects licensed and certified medical personnel who advocate on behalf of their patients. Doctors, nurses and medical professionals should be allowed to speak up for quality treatment without fear of employer retribution.

The cost of these consumer protections is negligible. An independent study by Coopers and Lybrand, done for the Kaiser Foundation, puts the yearly cost of the President's Consumer Bill of Rights at only \$31 per person. This is less than one percent of insurance premiums and is significantly less than the insurance industry's claim of 15.6 percent to 30.2 percent of increased premium costs.

On behalf of 950,000 members of the American Federation of Teachers, I urge you to co-sponsor S. 1890.

Sincerely,

Gerald D. Morris  
Director of Legislation

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